

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JEFFREY ALAN ENGLISH  
DENISE ANN ENGLISH  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-22645 TPA

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 24, 2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/29/2017 and confirmed on 10/12/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	139,692.74
Less Refunds to Debtor	0.00
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>139,692.74</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	2,463.71
Trustee Fee	6,749.68
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>9,213.39</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE Acct: 6368	58,877.89	58,877.89	0.00	58,877.89
	US BANK NA - TRUSTEE Acct: 6368	0.00	0.00	0.00	0.00
	KUBOTA CREDIT CORP (USA) Acct: 0977	0.00	0.00	0.00	0.00
	WELLS FARGO FINANCIAL NATIONAL BAN Acct: 8654	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA** Acct: 3740	13,314.59	13,314.59	1,347.11	14,661.70
					73,539.59

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFREY ALAN ENGLISH Acct:	0.00	0.00	0.00	0.00
	PETER J CAROFF ESQ++ Acct:	2,463.71	2,463.71	0.00	0.00
	PETER J CAROFF ESQ++ Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 3181	216.70	216.70	0.00	216.70
	RONDA J WINNECOUR PA ID #30399** Acct: \$/OE	6,185.17	6,185.17	0.00	6,185.17
					6,401.87

Unsecured					
	PA DEPARTMENT OF REVENUE* Acct: 3181	21.50	13.86	0.00	13.86
	WELLS FARGO FINANCIAL NATIONAL BAN Acct: 8654	74.29	47.87	0.00	47.87
	GLHEC & AFFILIATES: GLHEGC NELA USA Acct: 3181	37,529.63	24,185.22	0.00	24,185.22
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
Acct:					
NAVIENT CFC		11,918.19	7,680.44	0.00	7,680.44
Acct: 3181					
NAVIENT CFC		1,802.85	1,161.81	0.00	1,161.81
Acct: 3191					
NAVIENT CFC		11,109.10	7,159.04	0.00	7,159.04
Acct: 3181					
LVNV FUNDING LLC, ASSIGNEE		1,340.42	863.81	0.00	863.81
Acct: 4129					
LVNV FUNDING LLC, ASSIGNEE		761.59	490.79	0.00	490.79
Acct: 0083					
UNITED STUDENT AID FUNDS INC (USA)F		0.00	0.00	0.00	0.00
Acct: 3181					
KUBOTA CREDIT CORP (USA)		13,865.05	8,935.05	0.00	8,935.05
Acct: 0977					
SYNCHRONY BANK		0.00	0.00	0.00	0.00
Acct: 3625					
ROBERTSON ANSCHUTZ & SCHNEID PL		0.00	0.00	0.00	0.00
Acct:					
ECKERT SEAMANS ET AL		0.00	0.00	0.00	0.00
Acct:					
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
Acct:					
					50,537.89
TOTAL PAID TO CREDITORS					130,479.35
TOTAL CLAIMED					
PRIORITY	6,401.87				
SECURED	72,192.48				
UNSECURED	78,422.62				

Date: 08/24/2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteevdpa.com

IN RE:

JEFFREY ALAN ENGLISH  
DENISE ANN ENGLISH  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:17-22645 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Jeffrey Alan English  
Denise Ann English  
Debtors

Case No. 17-22645-TPA  
Chapter 13

District/off: 0315-2  
Date Rcvd: Aug 24, 2022

User: auto  
Form ID: pdf900

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Alan English, Denise Ann English, 665 Big Knob Road, Rochester, PA 15074-2619
r	+ JoAnne Gehm, 20206 Route 19, Cranberry Township, PA 16066-6112
r	+ Michelle Czekalski Bradley, Czekalski Real Estate, Inc., 7574 Franklin Road, Cranberry Township, PA 16066-2731
14653435	+ Honda Power Equipment, PO Box 14517, Des Moines, IA 50306-3517
14653436	+ Kubota Credit Corp, PO Box 2313, Carol Stream, IL 60132-2313
14653437	+ Louis DePaul, Eckert Seamans, 600 Grant Street, Pittsburgh, PA 15219-2788
14677911	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes-Barre, PA 18773-9430

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 24 2022 23:49:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: nsm_bk_notices@mcooper.com	Aug 24 2022 23:49:00	Nationstar Mortgage LLC, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: RASEBN@raslg.com	Aug 24 2022 23:49:00	U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
14804532	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 24 2022 23:49:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14917767	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 24 2022 23:49:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14673752	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Aug 24 2022 23:49:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14732530	Email/PDF: resurgentbknotifications@resurgent.com	Aug 24 2022 23:54:31	LVNV Funding, LLC its successors and assigns as, assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14712004	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2022 00:04:42	LVNV Funding, LLC its successors and assigns as, assignee of CR Evergreen, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14653438	Email/Text: nsm_bk_notices@mcooper.com	Aug 24 2022 23:49:00	Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
14694777	+ Email/Text: nsm_bk_notices@mcooper.com	Aug 24 2022 23:49:00	Nationstar Mortgage LLC, Attn: Bankruptcy Dept., PO Box 619094, Dallas, TX 75261-9094
14710616	Email/PDF: pa_dc_claims@navient.com	Aug 24 2022 23:54:05	Navient CFC c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14653439	Email/PDF: pa_dc_claims@navient.com		

District/off: 0315-2

User: auto

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		Aug 24 2022 23:54:27	Navient Solutions, PO Box 13611, Philadelphia, PA 19101
14652740	+ Email/PDF: rmscidi@recoverycorp.com	Aug 24 2022 23:54:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14655574	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 24 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14653441	Email/Text: amieg@stcol.com	Aug 24 2022 23:49:00	State Collection Service, PO Box 6250, Madison, WI 53716
14653440	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 24 2022 23:50:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14692197	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 24 2022 23:50:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14703926	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 25 2022 00:05:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Kubota Credit Corporation
cr		U.S. Bank National Association, as Trustee for SPE
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15250903	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC5 bnicholas@kmllawgroup.com
Bryan P. Keenan	on behalf of Debtor Jeffrey Alan English keenan662@gmail.com melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Denise Ann English keenan662@gmail.com melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com

District/off: 0315-2

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Keri P. Ebeck

on behalf of Creditor Kubota Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC et al pabk@logs.com, logsecf@logs.com

Kristen D. Little

on behalf of Creditor Nationstar Mortgage LLC et al kdlittleecf@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Caroff

on behalf of Joint Debtor Denise Ann English pcaroff2@hotmail.com

Peter J. Caroff

on behalf of Debtor Jeffrey Alan English pcaroff2@hotmail.com

Ronda J. Winnecour

cmeccf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@rascrane.com

TOTAL: 11